

Â ~ Urges Caution in Effort to Rebuild ~

Congresswoman Marcy Kaptur (OH-9) visited with families stricken by the tornadoes in Ottawa and Wood County. Accompanied by Ohio Governor Ted Strickland, Kaptur pledged to assist the Governor in expediting approval of federal disaster designation for several Northwest Ohio counties shaken by the storms.

During brief remarks in Allen Township, the Congresswoman expressed deepest sympathy to the families of those lost in the tragedy. She also offered the full support of her offices in the effort to rebuild from the storm. Federal Emergency Management officials were also on the scene as Kaptur reported that she will directly speak with President Obama about the devastation and loss caused by the weekend storms while at an event at the White House.

Kaptur also urged local residents to be cautious in beginning their work to rebuild as unscrupulous contractors may not be far behind the storm in trying to defraud residents out of money. "As hard as things are and as important in getting on the road to recovery is, I strongly urge homeowners to do their homework and check with trusted sources for validation of contractors' credentials," said Kaptur.

According to Ohio Attorney General Rich Cordray's office, in the wake of damaging storms, such as a tornado, unscrupulous contractors tend to drift state-to-state and prey on desperate people anxious to get their property repaired and lives back in order. In one instance reported, a consumer unwittingly granted Power of Attorney to their roofing contractor. The roofer then managed to negotiate the insurance transaction and pocket the consumer's insurance proceeds without doing the work.

**The Ohio Attorney General released these tips for consumers on how to avoid becoming a victim of contractor fraud:**

—

- Ask for ID-do not allow entry to any person who is not willing to provide proper

identification.

- Safeguard personal information. Social Security and bank account numbers are not required by inspectors.

- Contact your insurance company to verify benefits immediately after a disaster and so they can send an adjuster to assess any potential damage you may have incurred.

- Obtain a list of reputable contractors from your insurance carrier, the Better Business Bureau or a specialized consumer organization.

- Do not allow a contractor to inspect your property when you are not home.

- If you give contractors permission to inspect your property, personally watch them conduct the inspection.

- Contact multiple contractors and obtain more than one estimate.

- Request references from contractors and contact the references to verify work was completed timely and to satisfaction.

- Obtain in writing the terms and conditions of the project.

- Avoid signing a contract until the document is reviewed fully and/or discuss the terms of the contract with a legal representative or a trusted adviser.

- Avoid signing a contract that has not been completed fully.
- Pay contractor by check or credit card, rather than in cash.
- Never sign your insurance check to a contractor. Instead, arrange for a certificate of completion with your bank.
- Refrain from paying a contractor in full, or signing a completion certificate, until all work has been finished.
- Do not provide the contractor with your personal information, such as your social security number.

If you suspect that you have been conned by a fly-by-night contractor, you should contact the Ohio Attorney General at **1-800-282-0515**, the Department's Fraud and Enforcement division at **1-800-686-1527**, or your local Better Business Bureau. If you have questions or concerns about insurance, please contact the Department's consumer hotline at **1-800-686-1526** or go to [www.insurance.ohio.gov](http://www.insurance.ohio.gov).